

**WOMAN.
EMPLOYED
CONTRIBUTOR.**



ENGLAND.

NATIONAL HEALTH INSURANCE. INSURANCE BOOK.

This Book must be returned to the Society when the contribution card is returned and whenever a claim for benefit is made (see pages 12 and 15).

Any person finding this book, unless he can at once return it to the person named, should drop it into a Post Office Letter Box.

In any other circumstances, persons desiring to send an Insurance Book through the Post must enclose it in an envelope and, unless the Book is sent to the Insurance Commissioners, must prepay the postage.

Members should quote their Membership Number when communicating with the Society.

Member's No. in Society	Full Name	Full Postal Address
1897921	Fisher, Charlotte	20, St. John's Lane, London, E.C.

If a cut-out envelope is used for posting this book to the member particular care must be taken to see that the name and address are plainly visible when the book is in the envelope. Upon a change of address the new address should be written on a slip, which should be firmly gummed over the old address.

Name of Approved Society } Prudential Approved Society for Domestic Servants.

Name and No. of Registered Branch (if any) }

Address of Society or Registered Branch }

142, Holborn Bars, London, E.C.

ADDRESSES.

Whenever the contributor changes her address she must write her new address in the first blank space below.

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The contributor should satisfy herself that the necessary entries have been correctly made in this book.

NATIONAL HEALTH INSURANCE.

1

The Contributor must sign in the space below immediately on receiving this book.

Signature or Mark } Charlotte Fisher
of Contributor }

Witness to Mark _____

Occupation of Contributor _____

TABLE OF WEEKLY CONTRIBUTIONS.

WAGES, ETC.	Value of stamp to be affixed by Employer.	Amount recoverable from Contributor.
<i>Where the contributor receives wages or other money payments :—</i>	<i>d.</i>	<i>d.</i>
<i>If she is under 21—whatever the rate of remuneration may be.</i>	6	3
<i>If she is 21 or upwards—</i>		
(1) where board and lodging are provided or rate of remuneration exceeds 2/- a working day.	6	3
(2) where board and lodging are not provided and		
(i) rate of remuneration exceeds 1/6, but does not exceed 2/- a working day.	5	1
(ii) rate of remuneration does not exceed 1/6 a working day.	5	0
<i>Where the contributor receives NO wages or other money payments the employer is required to pay the whole contribution and no part of it is recoverable from the contributor.</i>		

In certain classes of employment and in certain localities where it is usual for the contributor to receive full remuneration during sickness, an arrangement may be made by Order of the Commissioners whereby the rate of the joint contribution is reduced by 1½d. a week, 1d. being taken off the contributor's contribution, and ½d. off the employer's contribution.

A reduction in the employed rate is also made in the case of contributors who are employed in the Mercantile Marine on foreign-going ships.

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS AND EFFECT OF ARREARS ON BENEFITS.

1. At the end of each CONTRIBUTION YEAR (the year ending immediately after 30th June) the Society will ascertain the number of each member's GROSS ARREARS for that year, *i.e.*, the total number of unpaid contributions excluding weeks for which contributions have not been paid by reason of the member's sickness, notice of which has been given to the Society.

2. The Society will deduct from the Gross Arrears the number of arrears already paid by the member for the contribution year in question and a further credit (called "RESERVE CONTRIBUTIONS"), at the rate shown in Table B on page 5 will also be deducted. The net result is called the "PENALTY ARREARS."

3. Where the Reserve Contributions together with the arrears paid exceed the Gross Arrears, the excess (called the "RESERVE BALANCE") is carried forward in the member's favour to be set against any arrears that may accrue in future years.

4. Within six weeks after the end of the contribution year the Society will send to each member who is debited with Penalty Arrears an arrears card showing the amount of these arrears and of the reduction of benefits that the member will suffer if the arrears are not paid off within the thirteen weeks following the end of the contribution year (called the "PERIOD OF GRACE"). If a member, knowing she is in arrear, does not receive a card within the six weeks mentioned she should at once communicate with the Society.

5. If owing to unemployment a member is in arrear with her contributions she may pay off these arrears at reduced rates. Payment of such arrears must in every case be made by affixing stamps to an arrears card. In no circumstances can payments at the reduced rate on ordinary contribution cards be dealt with as arrears. If the member's share of the full contribution (*i.e.*, if the amount usually deducted from her wages when she is in employment) is 3*d.* a week she should affix a Health Insurance Stamp for 3*d.* for each week of arrears. If the amount usually deducted from her wages is less than 3*d.* a week she should ask her Society what is the weekly sum to be paid in discharge of arrears.

If a member wishes to pay contributions in respect of weeks for which, owing to sickness, her employer was not required to stamp her card, she must pay the full rate on an ordinary contribution card.

NATIONAL HEALTH INSURANCE.

PAYMENT OF ARREARS AND EFFECT OF ARREARS ON BENEFITS—*continued.*

6. Health Insurance Stamps only must be used to pay arrears and can be bought at any Post Office. Unemployment Stamps and Postage Stamps *must not be used.*

7. Every stamp affixed to an arrears card must immediately be cancelled by writing the date across the face of the stamp.

8. The contributor should send the stamped arrears card to her Society with her insurance book in order that the number of weekly arrears paid and the date of payment may be entered in the book.

The date of payment of arrears will be the date on which the stamped card is received by the Society. If the penalty arrears outstanding at the end of the contribution year are paid off within the period of grace, no reduction in benefits will be made.

9. A member who is not in a position to pay off the whole of the penalty arrears may pay off any smaller number and the reduction of benefits for the following penalty year will depend on the number of the arrears still unpaid at the end of the period of grace.

10. If arrears cards are received by the Society after the end of the period of grace, credit for the arrears paid will be given to the contributor in the contribution year then current, but no alteration can be made in the rate of benefit already fixed for the penalty year.

11. The reduction of benefits by reason of penalty arrears will take effect for the year (called the "PENALTY YEAR") beginning on or immediately after the 1st November following the end of the contribution year and will be on the scale set out on pages 4-5. No reduction of benefits will be made before 1st November, 1914.

12. Penalty arrears are not carried forward from one year to the next but are wiped out by the reduction or suspension of benefit to which the member is liable in the following penalty year.

13. It is of the utmost importance that every member should surrender her contribution card to her Society within 14 days of the expiry of the card. Unless the card for the half-year has been received by the Society at the time the arrears account is made up the member will be treated as in arrear for the contributions necessarily due for the whole of the half-year, and may suffer loss of benefit.

4 NATIONAL HEALTH INSURANCE.

Date of Entry into Insurance } July 15 1912 CLASS E
Rate of Contribution 6
Age next Birthday after Entry into Insurance 19

EFFECT OF ARREARS ON BENEFITS.

I.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR DO NOT EXCEED 16 :—

The rate of Sickness or Disablement Benefit for the first six weeks for which benefit is payable in the following Penalty Year will be reduced as shown in Table A on page 5.

The full rate of Sickness or Disablement Benefit will be payable after the first six weeks of benefit and no reduction will be made in other benefits.

II.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE EXCEED 16 BUT DO NOT EXCEED 20 :—

Sickness or Disablement Benefit will be suspended for the first six weeks for which benefit would otherwise be payable in the following Penalty Year. The full rate of benefit will be payable after the six weeks of suspension, and no reduction will be made in other benefits.

III.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR EXCEED 20 BUT DO NOT EXCEED 26 :—

Sickness and Disablement Benefits will be suspended for the whole of the following Penalty Year. No reduction will be made in other benefits.

IV.—IF THE PENALTY ARREARS OUTSTANDING AT THE END OF THE PERIOD OF GRACE IN ANY YEAR EXCEED 26 :—

All benefits, including Medical and Sanatorium Benefits, will be suspended for the whole of the following Penalty Year, but if the arrears do not amount to 39 the number by which they fall short of 39 will be carried forward to the member's credit as additional Reserve Contributions.

V.—IF A MEMBER HAS BEEN SUSPENDED FROM SICKNESS AND DISABLEMENT BENEFITS FOR TWO CONSECUTIVE YEARS AND IS ABOUT TO BE SUSPENDED FOR THE NEXT YEAR :—

She will cease to be entitled to any benefits until 26 weeks have elapsed and 26 contributions have again been paid, and her rate of Sickness Benefit will be permanently reduced.

See page 23 as to effect of arrears in the case of a contributor in respect of whom reduced contributions are paid by reason of the employer being liable to pay remuneration during sickness.

Number of Net Penalty Arrears.	ORDINARY RATE OF BENEFIT.									
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
	7	6	7	0	6	6	6	0	5	6
1	7	0	6	6	6	0	5	6	4	6
2	6	6	6	0	5	6	5	0	4	0
3	6	0	5	6	5	0	4	6	3	6
4	5	6	5	0	4	6	4	0	3	0
5	5	0	4	6	4	0	3	6	2	6
6	4	6	4	0	3	6	3	0	2	0
7	4	0	3	6	3	0	2	6	1	6
8	3	6	3	0	2	6	2	0	1	6
9	3	0	2	6	2	0	1	6	1	6
10	2	6	2	0	1	6	1	6	1	6
11	2	0	1	6	1	6	1	6	1	6
12	1	6	1	6	1	6	1	6	1	6
13	1	6	1	6	1	6	1	6	1	6
14	1	6	1	6	1	6	1	6	1	6
15	1	6	1	6	1	6	1	6	1	6
16	1	6	1	6	1	6	1	6	1	6

TABLE B.

RESERVE CONTRIBUTIONS.

To be credited at July, 1914.		To be credited at the end of each subsequent Contribution Year.	
Date of Entry into Insurance.	No. of Reserve Contributions.	Date of Entry into Insurance.	No. of Reserve Contributions.
Not later than 21st July, 1912 ...	6	Before commencement of Contribution Year	3
After 21st July, 1912, but not later than 12th January, 1913	5	During first half of Contribution Year...	2
After 12th January, 1913, but not later than 13th July, 1913	4		
After 13th July, 1913, but not later than 11th January, 1914	2	During second half of Contribution Year...	1
After 11th January, 1914, but not later than 5th July, 1914	1		

6 Record of Contributions, &c., for the Year ended 5th July, 1914.

		No. of Weeks.	Initial Soci Office
26 weeks ended 11th Jan., 1914.	Contributions and Arrears paid	26	2w
	Contributions not payable on account of Sickness, &c.		
25 weeks ended 5th July, 1914.	Contributions paid	25	2w
	Contributions not payable on account of Sickness, &c.		
	Arrears paid.....		
RESERVE CONTRIBUTIONS (see Table B on page 5)		6	
TOTAL		57	
PENALTY ARREARS on 5th July, 1914.			
Period of Grace 6th July, 1914, to 4th Oct., 1914.	Arrears paid on.....1914	/	
	" " ".....1914		
			
TOTAL ARREARS PAID			
NET PENALTY ARREARS on 4th October, 1914			
OR			
RESERVE BALANCE carried forward... ..		6	

8 Record of Contributions, &c., for the Year ended 4th July, 1915.

				No. of Weeks.	Initial Soci Office
RESERVE BALANCE brought forward from page 6				6	
26 weeks ended 3rd Jan., 1915.	Contributions paid			26	26
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on 191.....				
	Arrears paid on 191.....				
					
26 weeks ended 4th July, 1915.	Contributions paid			26	26
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on 191.....				
	Arrears paid on 191.....				
					
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				61	
PENALTY ARREARS on 4th July, 1915.....					
Period of Grace 5th July, 1915, to 3rd Oct., 1915.	Arrears paid on 1915				
	" " " 1915				
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 3rd October, 1915 ...					
OR					
RESERVE BALANCE carried forward... ..				9	

9

Brought forward ...

Columns 3, 5, 6, and 9 must be completed by the Society; the completion of the remaining Columns is optional to the Society.

10 Record of Contributions, &c., for the Year ended 2nd July, 1916.

				No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from page 8				9	JWS
26 weeks ended 2nd Jan., 1916.	Contributions paid			18	
	Contributions not payable on account of Sickness, &c.			3	
	Arrears paid on.....191.....				
	Arrears paid on.....191.....				
26 weeks ended 2nd July, 1916.	Contributions paid			26	JWS
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on.....191.....				
	Arrears paid on.....191.....				
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				59	
PENALTY ARREARS on 2nd July, 1916					
Period of Grace 3rd July, 1916, to 1st Oct., 1916.	Arrears paid on1916			/	
	" " "1916				
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 1st October, 1916					
OR					
RESERVE BALANCE carried forward... ..				7	

10A. Record of Contributions, &c., for the Year ended 1st July, 1917.

				No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from page 10... ..				7	
26 weeks ended 31st Dec., 1916.	Contributions paid	...	...	26	2WS
	Contributions not payable on account of Sickness, &c.	...	...		
	Arrears paid on.....		19		
	Arrears paid on.....		19		
26 weeks ended 1st July, 1917.	Contributions paid	...	...	19	2WS
	Contributions not payable on account of Sickness, &c.	...	...		
	Arrears paid on.....		19		
	Arrears paid on.....		19		
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				55	
PENALTY ARREARS on 1st July, 1917					
Period of Grace 2nd July, 1917, to 30th Sept., 1917.	Arrears paid on.....		1917.		
	“ “ “.....		1917.		
					
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 30th September, 1917... ..					
OR					
RESERVE BALANCE carried forward				3	

10A. Record of Contributions, &c., for the Year ended 1st July, 1917.

				No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from page 10... ..					
26 weeks ended 31st Dec., 1916.	Contributions paid			7 26	JWS
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on.....		19		
	Arrears paid on.....		19		
26 weeks ended 1st July, 1917.	Contributions paid			19	JWS
	Contributions not payable on account of Sickness, &c.				
	Arrears paid on.....		19		
	Arrears paid on.....		19		
RESERVE CONTRIBUTIONS (see Table B on page 5)				3	
TOTAL				55	
PENALTY ARREARS on 1st July, 1917					
Period of Grace 2nd July, 1917, to 30th Sept., 1917.	Arrears paid on.....		1917.	/	
	“ “ “.....		1917.		
TOTAL ARREARS PAID					
NET PENALTY ARREARS on 30th September, 1917...					
OR					
RESERVE BALANCE carried forward				3	

Record of Contributions, &c., for the Year ended 30th June, 1918.

					No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from year ended 1st July, 1917					3	
26 weeks ended 30th Dec., 1917.	Contributions paid				13	205
	Contributions not payable on account of Sickness, &c.					
	Arrears paid on			19		
	Arrears paid on			19		
26 weeks ended 30th June, 1918.	Contributions paid					
	Contributions not payable on account of Sickness, &c.					
	Arrears paid on			19		
	Arrears paid on			19		
RESERVE CONTRIBUTIONS (see Table B on page 5)						
TOTAL						
PENALTY ARREARS on 30th June, 1918						
Period of Grace 1st July, 1918, to 29th Sept., 1918.	Arrears paid on			1918.		
	" " "			1918.		
						
TOTAL ARREARS PAID						
NET PENALTY ARREARS on 29th September, 1918...						
OR						
RESERVE BALANCE carried forward						

Record of Contributions, &c., for the Year ended 30th June, 1918.

						No. of Weeks.	Initials of Society Official.
RESERVE BALANCE brought forward from year ended 1st July, 1917						3	
26 weeks ended 30th Dec., 1917.	Contributions paid					13	dws
	Contributions not payable on account of Sickness, &c.						
	Arrears paid on.....19.....						
	Arrears paid on.....19.....						
26 weeks ended 30th June, 1918.	Contributions paid						
	Contributions not payable on account of Sickness, &c.						
	Arrears paid on.....19.....						
	Arrears paid on.....19.....						
RESERVE CONTRIBUTIONS (see Table B on page 5)							
TOTAL							
PENALTY ARREARS on 30th June, 1918							
Period of Grace 1st July, 1918, to 29th Sept., 1918.	Arrears paid on.....1918.						
	" " ".....1918.						
TOTAL ARREARS PAID							
NET PENALTY ARREARS on 29th September, 1918...							
OR							
RESERVE BALANCE carried forward							

Record of Benefits for Year from November, 1916.

[illegible]

* If Sickness write "S." If Disablement write "D." If Maternity write "M," putting date of confinement in Col. 5 and leaving other Columns blank.

Columns 3, 5, 6, and 9 must be completed by the Society; the completion of the remaining Columns is optional to the Society.

INSURANCE BOOKS.

THIS book will contain a record of the contributions paid in respect of the insured person (called the contributor), of the arrears due from and paid by her, and of the benefits which she has received under the Acts. Great care should therefore be taken to guard against its loss.

If the contributor loses her insurance book, or if her book is so damaged as to be useless, she should make application to her Society for a new book.

No person may assign or charge, or agree to assign or charge any insurance book, and any sale, transfer, assignment of or charge on any insurance book is void and of no effect.

This book is the property of the Insurance Commissioners and the employers cannot demand the production of it.

Surrender and Production of Book.

The book must be deposited by the contributor with her Society—

- (a) upon surrendering her contribution card,
- (b) whenever the Society requires it for production to an Inspector or other authorised person,
- (c) when she gives notice of disease or disablement,
- (d) when she ceases to be a member of her Society and does not transfer to another Society,
- (e) upon the expiration of the period of currency of the book,
- (f) whenever the book is so defaced as to be useless.

The book must be produced when the contributor makes a claim for Maternity Benefit.

The contributor should satisfy herself that the necessary entries have been correctly made in the book.

Special Insurance Books.

Special insurance books are supplied for the use of—

- (1) Voluntary Contributors,
- (2) Deposit Contributors.

CONTRIBUTION CARDS.*Classes of Contribution Cards.*

The contributions are collected by means of National Health Insurance Stamps affixed to contribution cards.

An employed contributor using this insurance book will, according to the conditions of her employment, use one of the following contribution cards :

Class E. The ordinary employed contributor's card.

Classes of Contribution Cards—continued.

Class E (L). For employed contributors in respect of whom contributions are paid at the rate of 5d. a week. (See page 1.) An E (L) Card can be obtained by an employer on application at a Post Office in the same way as an Emergency Card.

E (L) Cards are not issued to members in respect of whom contributions are paid at the rate of $4\frac{1}{2}d.$ or $3\frac{1}{2}d.$, *i.e.*, in those cases where employers undertake to pay wages during sickness for the first six weeks under Section 47 of the Act. In such cases the ordinary E Card must be used.

When contributions at the rate of 6d. become payable in respect of a member who has been using an E (L) Card, it is not necessary for her to obtain a fresh Card E, unless she desires to do so. Any contributions at 6d. may be paid on the E (L) Card.

Class E (O). For use by outworkers whose contributions are paid on the unit system, *i.e.*, according to "work done" (method B). If an outworker has more than one employer paying contributions under method B she will require a corresponding number of E (O) Cards, as an employer who has adopted method B must stamp an E (O) Card without reference to the stamps on any other card. An outworker can, however, have only *one card E* to be stamped by employers who have not adopted method B. In this case the employers may agree to stamp the E Card in rotation. For further instructions see the revised Leaflet No. 25 to be obtained from the local Officer of Customs and Excise, whose address can be ascertained at a Post Office.

Class E (M). Members of Societies who are employed in the Mercantile Marine should receive Cards E from their Societies if they are employed in the home trade or on shore. If, however, they are engaged in foreign-going or foreign-trading ships, the special E (M) Cards will be supplied to their employers by the Commissioners through the Mercantile Marine Officers.

Stamping of Cards.

The contributor must produce her card to her employer at any time when required, and must deliver it up to her employer whenever the employer requires it for the purpose of stamping, or for production to an Inspector or other authorised person.

If at any time the contributor, while not in possession of a card, requires

Stamping of Cards—continued.

one for immediate delivery to her employer, she may obtain one at any Office on making application on a form to be obtained there.

A weekly contribution is payable by the employer for each week (commencing Monday) during the whole or any part of which the contributor has been employed, but only one contribution is payable for each week, and a contribution is payable by the employer in respect of any week during which the contributor renders no service, and either (a) receives no remuneration or (b) receives Sickness or Disablement Benefit for the whole or part of the week.

The employer is required to affix to the card on a day not later than the day on which wages are paid a National Health Insurance Stamp of the value of the joint contribution due from himself and from the contributor for every week (commencing Monday) for which a contribution is payable. (The Insurance Commissioners may allow exceptional arrangements to be made for stamping cards in special cases.)

All contributions payable at the date of the expiration of the card must be paid and stamps affixed within six days after that date whether the wages have been paid or not. Before the termination of an employment, or at any time if 48 hours' notice is given by the contributor, a stamp must be affixed in respect of every week for which a contribution is payable by the employer.

When the contributor receives no wages or other money payments from her employer, the latter must affix a stamp on the first day of employment in each week.

Any person who affixes a stamp to a card is required immediately after affixing it to cancel the stamp by writing the date in ink across the face of the stamp.

The card when stamped will be returned to the contributor, but if she is in continuous employment the card may, with the consent of the contributor, be retained by the employer, who will be responsible for its safe custody.

It must be returned to the contributor, subject to 48 hours' notice, on demand by her, and in any case within six days after the end of the period for which it is issued, and on her leaving her employment.

Cards Incorrectly Stamped.

If stamps have been incorrectly affixed to contribution cards, the employer may make a claim for the refund of the value of stamps wrongly affixed by applying to the Insurance Commissioners, London, S.W. When making this claim it will be necessary for the employer to produce a card on which the correct stamps have been affixed.

Emergency Cards.

If the contributor without reasonable cause fails to produce her card to her employer at the proper times the contributor is liable to a fine not exceeding TEN POUNDS. If for any reason the contributor fails to produce her card the employer will use a special Emergency Card for her which, when stamped, he will hand to the contributor. In the case of outworkers in respect of whom contributions are paid under method B (*i.e.*, on the "unit" system), persons in respect of whom contributions are paid on E (L) Cards, and persons employed in the foreign-going Mercantile Marine, the employer will not use Emergency Cards, but will prepare and stamp cards E (O), E (L), or E (M), as the case requires.

Loss, Damage, or Destruction of Card.

If the contributor's card is lost, destroyed, or so damaged as to be useless, she should at once make application to her Society, who will issue to her a new card. The damaged card should be surrendered to the Society with the application.

In the case of destroyed cards, credit may be obtained for the value of the stamps shown to have been affixed, on application to the Insurance Commissioners, London, S.W., if satisfactory evidence of the destruction can be produced. When a claim is approved, a card stamped to correspond with the destroyed card will be sent to the contributor.

No allowance can be made in respect of stamps on a card which has been lost or stolen whilst in the contributor's possession.

*Surrender of Card to Society.***(1) AT END OF HALF-YEAR.**

The contributor should sign the card at the expiration of its period of currency and must, within 14 days after the expiration, deliver it up to her Society with any emergency cards used for her in the period together with this insurance book. A card for the next period will then be issued to her if one has not already been issued.

The stamped card or cards are the evidence of the payment of contributions for the period, and no allowance will be made for any stamps on any card unless and until the card or cards have been delivered up.

(2) DURING THE HALF-YEAR.

A contributor must deliver up her card to her Society before it expires and obtain a new one if—

(a) it has been defaced, damaged or issued in error ;

Surrender of Card to Society—continued.

(b) she ceases to be a member of the Society and does not transfer to another Society ;

(c) she becomes a voluntary contributor.

A contributor **may** if she chooses, on changing her employment, obtain a new card from her Society.

Upon making any claim for benefit the contributor must, if required, produce her card to her Society.

Any person having in his possession the card or book of an insured person must produce it at any reasonable time when required by an Inspector or other officer appointed under the Act, or duly authorised to act in execution of the Act.

Transfers of Membership.

If a contributor wishes to transfer from one Society to another she should apply to the Secretary of the Approved Society which she wishes to join. He will inform her of the steps to be taken. Transfers take place quarterly either in the middle or at the end of a contribution card period. When a contributor has obtained the consent of her old Society to her withdrawal or it is decided that consent was unreasonably withheld, the contributor should obtain her card stamped up to the end or middle of the contribution card period, as the case may be, and hand it with her insurance book to the new Society, who will furnish her with a new card and in due course issue a new insurance book also.

Change of Address.

When the contributor changes her address, she should at once alter her address on the inside cover of this book, and on her contribution card, and inform her Society within seven days.

CONTRIBUTIONS.

Rates.

The normal rate of contribution in Great Britain is 6*d.* a week, divided as follows—

Payable by the Employer	...	...	...	...	...	3 <i>d.</i> a week
Payable on behalf of, and recoverable from, the contributor	...	...	...	...	...	3 <i>d.</i> a week

In certain cases other rates of contribution and a different distribution between employer and contributor are applicable. (*See page 1.*) In the event of the contributor being employed in Ireland, contributions in respect of her are payable at the Irish rate, but if she does not take up her residence there they may be paid on the English card.

Low-Wage Rates.

Where the rate of the remuneration earned by a contributor who is 21 or upwards does not exceed 2s. a working day and the remuneration does not include board and lodging, the joint contribution is 5d. a week, and 1d. a week is added by the State. (*See also Instructions headed "Low-Wage Contributions."*)

Remuneration.

Remuneration includes everything to which the contributor is entitled in return for her services ; thus the remuneration of a domestic servant includes in most cases board and lodging in addition to money wages. In certain circumstances it is necessary before the rate of contribution can be determined to fix the money value to the employed person of the remuneration where it includes or consists of other things than money payments.

Contributor's Share of Contribution.

When the contributor receives wages or other money payments from her employer, the employer can only recover the contributor's contribution by deducting a corresponding amount from her wages, and he can only deduct from wages the contributions due for the period for which the wages are paid.

When the contributor receives wages or other money payments, but from some person other than her employer, the employer can recover the contributor's contributions by process of law, if the contributor refuses to repay such contributions.

Employer's Share of Contribution.

Notwithstanding any contract to the contrary, the employer is liable to a penalty if he deducts or attempts to deduct from the wages of or otherwise to recover from the contributor the employer's contribution or any part of it.

When the contributor receives no wages or other money payments either from her employer or from any other person, the whole of the contribution is payable by the employer, and he is not entitled to recover any part of it from the contributor.

When the contributor is employed by more than one employer in a week, and by the same set of employers week by week, her employers may agree to pay the contributions in rotation, and for that purpose a form of Agreement (Form X 45) may be obtained on application by one of the employers to the Insurance Commissioners, London, S.W.

Outworkers.

An outworker should obtain the revised Leaflet No. 25, either from the nearest Office of Customs and Excise (the address of which can be obtained at a Post Office) or from the Insurance Commissioners, London, S.W.

Outworkers—continued.

This leaflet explains the methods under which contributions are paid in respect of outworkers.

Miscellaneous.

Contributions cease to be payable in respect of the contributor when she reaches the age of 70.

In the event of the death of the contributor this book, together with the contribution card and any emergency cards issued in respect of her, must be returned to the Society.

Emigrants.

When a member intends to emigrate, she should acquaint the Secretary of her Society, who will provide information as to the future effect of the contributions paid by her.

Reduced rates under Section 47 of the National Insurance Act, 1911.

Any person whose employer has given notice to the Insurance Commissioners of his intention to pay full wages for the first six weeks of sickness under Sec. 47 of the Act must give notice of the fact to the Secretary of her Society. The contributions will be $4\frac{1}{2}d.$ a week, or, where the rate of remuneration does not exceed 2s. a working day, $3\frac{1}{2}d.$ a week, but contributions will not be payable for any week of illness during which full remuneration is payable and no services are rendered. Contributions unpaid in such circumstances will not be counted as arrears. (*See pages 22 and 23 as to the special provisions with regards to the benefits and arrears of persons insured under this Section.*)

Low-Wage Contributions.

Special contribution cards E (L) are issued for women of the age of 21 or upwards in respect of whom contributions are paid at the rate of 5d. a week (*see under Contribution Cards*). The card provides for a certificate by the employer as to the rate of remuneration paid to the contributor.

Any contributor who surrenders an ordinary contribution card on which contributions have been paid at 5d. or $3\frac{1}{2}d.$, or who surrenders an E (L) Card which has not been properly completed by the employer, must make a declaration on a form to be obtained from the Society stating the names and addresses of her employers.

Compensation Act Cases.

A woman drawing compensation under the Workmen's Compensation Act will not as a general rule be liable to pay contributions under the National Insurance Acts, and will not fall into arrears if she would have been

Compensation Act Cases—continued.

entitled to Sickness or Disablement Benefit but for the fact of receiving compensation under the Workmen's Compensation Act.

If, however, the disablement is only partial and the woman is still employed within the meaning of the National Insurance Acts, she will be liable to contributions, and her employer will similarly be liable to pay contributions in respect of her.

BENEFITS.*Medical Benefit.*

With certain specified exceptions an insured person who is a member of an Approved Society becomes entitled to Medical Benefit on entry into insurance. A member may, however, be suspended from Medical Benefit for various reasons, *e.g.*, arrears of contributions (*see under* PAYMENT OF ARREARS, pages 2-5).

The arrangements for Medical Benefit are made by the Insurance Committees.

A list of doctors, approved institutions and chemists together with instructions for making a choice and other information as to the local arrangements can be seen at the nearest Post Office. Further information may be obtained from the Secretary of the local branch of the member's Approved Society, the nearest Officer of Customs and Excise, or by writing to the Clerk to the Insurance Committee for the area in which the member resides.

The address of the Customs and Excise Officer and of the Clerk to the Insurance Committee can be obtained at the nearest Post Office.

A contributor who is in any doubt or difficulty as to how to get Medical Benefit should write to the Clerk to the Insurance Committee.

A contributor should not delay choosing her doctor until treatment is required. If she does so, there may be delay in obtaining treatment.

Sanatorium Benefit.

Application for Sanatorium Benefit should be made to the Insurance Committee of the area in which the contributor resides (the address can be ascertained at the nearest Post Office). Any instructions sent by that Committee should be carefully followed, as otherwise there will be delay in receiving treatment.

Sickness Benefit.

This benefit takes the form of weekly payments to an insured person while she is rendered incapable of work by some specific disease or by bodily or mental disablement, of which notice has been given.

Sickness Benefit—continued.

An insured person is not entitled to Sickness Benefit until 26 weeks elapsed since her entry into insurance, and 26 contributions have been by or in respect of her.

The normal rate of Sickness Benefit is 7*s.* 6*d.* a week, but the rate is reduced in the case of persons over 17 years of age who, not having been previously insured under the Act, become employed contributors after the 13th October, 1911.

In the case of persons who are under 21 years of age and unmarried the rate of Sickness Benefit is reduced to 5*s.* a week for the first 13 weeks, 4*s.* for the second 13 weeks, unless they can prove that one or more members of their family are wholly or mainly dependent upon them. These persons, however, become entitled to the full rate of benefit on attaining the age of 21.

The rate of Sickness Benefit is also lower in the case of aliens (subject to certain exceptions).

The classes of aliens mentioned on pages 23 and 24 are, however, entitled to be treated as British subjects.

If the ordinary rate of Sickness Benefit exceeds two-thirds of the rate of remuneration of an insured person, the rate of benefit may be reduced, but in such a case the insured person will receive some benefit of a value equivalent to the reduction.

Sickness Benefit begins to be payable on the fourth day of incapacity from work and continues for a period of 26 weeks from that day, or for such part of that period as the insured person remains incapable of work. The right to Sickness Benefit ceases at the age of 70.

Sickness Benefit is not payable to an insured person while she is an inmate of a hospital or similar institution supported by a charity or by voluntary subscriptions, or out of public funds. The amount of the benefit is, however, in such a case to be paid to the insured person's dependants (if any) or applied for their relief and maintenance. If there are no dependants the money may be applied by the Society in certain other ways, and, so long as not so applied, becomes payable to the insured person after she leaves the institution.

An insured person who is incapacitated through an accident or industrial disease should at once (in addition to giving notice of the accident to her employer) inform the Secretary of her Society. This is in her own interest because (1) she may be helped by the advice of the Society's officers and perhaps by reliable legal information as to whether she is entitled

NATIONAL HEALTH INSURANCE. 21

Name of Member Charlotte Fisher No. 1897921
 Full rate of Sickness Benefit 7 s. 6 d. a week.

BENEFITS—continued.

Sickness Benefit—continued.

compensation or damages and if so how best to recover them, and (2) because arrears will not be counted while she is incapacitated. In any case she should at once inform the Secretary of her Society whenever she receives payment in respect of an accident (whether by way of compensation from her employer, or damages from some other person), stating the amount and whether it is a weekly payment or a lump sum. If she does not give this information she may be fined by her Society; and if she withholds this information and, while receiving compensation, claims any Sickness Benefit to which she is not entitled she may be prosecuted and imprisoned.

If a contributor is in receipt of compensation or damages for an accident or industrial disease, she will only be entitled to such benefit, if any, as will together with the weekly sum, or the weekly value of the lump sum, paid to her as compensation or damages, be equal to the benefit she would otherwise receive. If she is in arrear the compensation payment will be taken into account in calculating whether the rate of benefit is less than one shilling and sixpence.

A member, in respect of whom reduced contributions are paid, owing to her employer being liable for the payment of remuneration during sickness, is not entitled to Sickness Benefit until the employer's liability has been discharged, but is considered to have received Sickness Benefit for 6 weeks before it actually becomes payable.

No person is entitled to Sickness Benefit when she is out of the United Kingdom unless, being permanently resident in the United Kingdom, she is at the time temporarily living in the Isle of Man or the Channel Islands, or unless (with the consent of her Society) she is temporarily living abroad and had begun to receive benefit while in the United Kingdom.

Where an insured person having received Sickness Benefit in respect of an illness recovers from that illness and again falls ill, the second illness is treated as a continuation of the first, unless an interval of at least 12 months has elapsed between the end of the first illness and the beginning of the second.

See pages 2-5 as to the effect of Arrears of Contributions on Sickness Benefit.

Disablement Benefit.

This benefit takes the form of weekly payments during incapacity for work after Sickness Benefit has ceased to be payable.

An insured person is not entitled to Disablement Benefit until 104 weeks have elapsed since her entry into insurance and 104 contributions have been paid by or in respect of her.

Disablement Benefit—continued.

The normal rate of Disablement Benefit is 5s. a week, but this rate subject to reduction in the case of aliens. The conditions set out above to the payment of Sickness Benefit in the case of persons in hospital on receipt of compensation apply also to Disablement Benefit.

In the case of persons under the age of 21 and unmarried the rate Disablement Benefit is 4s. a week unless they can prove that one or more members of their families are wholly or mainly dependent upon them. These persons, however, become entitled to the full rate of benefit attaining the age of 21.

The right to Disablement Benefit ceases at the age of 70.

See pages 2-5 as to the effect of Arrears of Contributions Disablement Benefit.

Maternity Benefit.

A married woman employed contributor is ordinarily entitled on confinement to two Maternity Benefits of 30/- each.

If her husband is not insured or if though insured he is not qualified for Maternity Benefit, both the benefits will be paid by her Society.

If the contributor's husband is qualified for Maternity Benefit from insurance she will receive one benefit from her husband's Society and one from her own Society.

If the contributor's husband is a deposit contributor and the amount payable from his insurance is not enough to pay a full Maternity Benefit her Society must make up the benefit to the full amount in addition to paying one benefit from her own insurance.

An unmarried woman is entitled on confinement to receive only one Maternity Benefit.

A contributor should claim on confinement one benefit from her Society and if no benefit is payable from her husband's insurance (or only part of 30/-) she should ask her Society for a form on which to make a second claim.

A contributor who receives two Maternity Benefits on confinement is required by the rules of her Society to abstain from remunerative employment for four weeks after confinement. If she breaks this rule she is liable to a fine.

The amount of the Maternity Benefit is reduced in the case of aliens subject to certain exceptions (see pages 23-24).

No employed contributor is entitled to Maternity Benefit until 26 weeks have elapsed since entry into insurance and 26 contributions have been paid by or in respect of her.

Maternity Benefit is not ordinarily payable in respect of a confinement which takes place out of the United Kingdom.

Maternity Benefit is not payable while the contributor is resident in a hospital or similar institution supported by charity or voluntary subscriptions or out of public funds. The amount of the benefit may

Maternity Benefit—*continued.*

applied in whole or in part in certain ways, and, so far as not so applied, becomes payable after she leaves the institution.

Maternity Benefit may be administered in cash or otherwise as the Society may determine.

Maternity Benefit is in every case the mother's benefit (whether paid by her Society or her husband's) and where the benefit is paid to the husband he is required to pay it to his wife.

An insured person is not entitled to Sickness Benefit for 4 weeks after her confinement.

See pages 2-5 as to the effect of Arrears of Contributions on Maternity Benefit.

Arrears of contributors insured under Section 47.

The arrears provisions explained on pages 2-5 apply with the following modifications to contributors in respect of whom contributions are paid at the rate of $4\frac{1}{2}d.$ (or $3\frac{1}{2}d.$) by reason of their employers undertaking to pay full remuneration during sickness (*see* page 18):—

- (i) Reserve contributions will not be credited for any period during which contributions are payable at the rate of $4\frac{1}{2}d.$ (or $3\frac{1}{2}d.$).
- (ii) The reduction under paragraph I. on page 4 is for the first 20 weeks for which benefit is payable.
- (iii) The suspension under paragraph II. on page 4 is for the whole year.
- (iv) The suspension under both paragraphs III. and IV. is from all benefits, including Medical and Sanatorium Benefits, and if the arrears do not amount to 39, the number by which they fall short of 39 will be carried forward to the member's credit as Reserve Contributions, but the maximum number that may be so carried forward in any year is 13.

MARRIAGE OF CONTRIBUTOR.

A contributor who marries should at once inform her Society, who will explain to her how her marriage affects her position as an insured person. A married woman whose husband dies should also at once inform her Society.

BIRTH AND MARRIAGE CERTIFICATES.

A certificate of birth, when required for the purposes of the Insurance Acts, can be obtained at the reduced rate of $6d.$ on application to the Superintendent Registrar of the District where the birth is registered.

A certificate of marriage, required for the purposes of the Insurance Acts, can be obtained at a charge of $1s.$ on application to the clergyman or other person having the care of the register in which the marriage was registered when the ceremony of marriage was performed.

MISCELLANEOUS.

Aliens.

Aliens who on 4th May, 1911, were members of a Society (*a*) which, or a separate section of which, became an Approved Society or (*b*) which has

Aliens—continued.

amalgamated with, or transferred its engagements to an Approved Society or which proves to the satisfaction of the Insurance Commissioners that has organised, either solely or jointly with other bodies, an Approved Society for the benefit of its members, are to be treated as British subjects provided that on 4th May, 1911, they had been resident in the United Kingdom for five years or upwards.

Aliens under 17 years of age on entry into insurance are also to be treated as British subjects.

Women employed contributors who were British subjects before marriage and have married aliens are to be treated as British subjects.

Week.

For the purposes of the Insurance Acts, a "week" means the period from midnight on one Sunday to midnight on the following Sunday.

OFFENCES.

Any person who fraudulently removes a stamp from a card or makes use of a stamp removed from a card is guilty of felony.

If the contributor for the purpose of obtaining any benefit knowingly makes any false statement, she is liable on summary conviction to imprisonment for a term not exceeding three months with or without hard labour.

If it is found at any time that a person has received any benefit to which she was not lawfully entitled, she or, in the case of her death, her personal representatives, will be liable to repay to the Insurance Commissioners the value of such benefits.

If any employer has failed to pay any contributions which he is liable to pay in respect of an employed contributor or has deducted or attempted to deduct from the wages or other remuneration of an employed contributor the whole or any part of the employer's contribution, he is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS, and to pay a sum equal to the amount of the contributions which he has failed to pay.

Further, if the contributor is a member of an Approved Society, she may take proceedings against her employer, in which case the employer may be compelled to make good any loss of benefits which the contributor has suffered.

If any insured person without reasonable cause fails to deliver a contribution card to her employer at the times required by the Regulations or is guilty of any other contravention of or non-compliance with any of the requirements of the National Insurance Acts, 1911 to 1913, or the Regulations made thereunder in respect of which no special penalty is provided, she is for each offence liable on summary conviction to a fine not exceeding TEN POUNDS.

Every person who buys, takes in exchange, or takes in pawn from an insured person, or any person acting on her behalf, on any pretence whatever, any insurance card or insurance book is liable on summary conviction to a fine not exceeding TEN POUNDS.

[illegible]

